

EXHIBIT B

| | |
|--|--|
| A. Settlement Statement (HUD-1) | |
| B. Type of Loan: | 1. <input type="checkbox"/> FHA 2. <input type="checkbox"/> RHS 3. <input type="checkbox"/> Conv. Ins. 4. <input type="checkbox"/> VA 5. <input type="checkbox"/> Conv. Unins. |
| 7. Loan Number: 6. File Number: 124maple 8. Mortgage Insurance Case Number: | |
| C. Note: This form is furnished to give you a statement of settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(P.O.C)" were paid outside this closing, they are shown here for informational purposes and are not included in the totals. POCB denotes paid outside of closing by Borrower, POCS denotes paid outside of closing by Seller, POCL denotes paid outside of closing by Lender. | |
| D. Name and Address of Borrower: | Cody Kulp and Kristina Kulp |
| E. Name and Address of Seller: | John G. Wadsworth, Jr. |
| F. Name and Address of Lender: | CROSSCOUNTRY MORTGAGE, LLC 6850 MILLER RD, BRECKSVILLE, OH 44141 |
| G. Property Location: | 124 Maplewood Drive Parcel ID: Account Number, AMITY TOWNSHIP, BERKS COUNTY, PENNSYLVANIA |
| H. Settlement Agent: | .. |
| I. Settlement Date: | 12/30/2019 Disbursement Date: |
| Place of Settlement: Clerk: KATHRYN A. HALBEISEN | |
| J. Summary Of Borrower's Transactions | |
| 100. Gross Amount Due From Borrower | |
| 101. Contract sales price | 158,000.00 |
| 102. Personal property | |
| 103. Settlement charges to Borrower (line 1400) | 3,605.60 |
| 104. | |
| 105. | |
| Adjustments for items paid in advance | |
| 106. City Property Tax | 12/30/19 - 1/1/20 0.68 |
| 107. County Property Tax | 12/30/19 - 1/1/20 1.87 |
| 108. Assessments | - |
| 109. School Tax | 12/30/19 - 7/1/20 1,405.49 |
| 110. | |
| 111. | |
| 112. | |
| 120. Gross Amount Due From Borrower | 163,013.64 |
| 200. Amounts Paid By Or On Behalf Of Borrower | |
| 201. Deposit or earnest money | 1,200.00 |
| 202. Principal Amount of new loan(s) | |
| 203. Existing loan(s) taken subject to | |
| 204. Additional deposits | |
| 205. | |
| 206. | |
| 207. | |
| 208. | |
| 209. | |
| Adjustments for items unpaid by Borrower | |
| 210. City Property Tax | - |
| 211. County Property Tax | - |
| 212. Assessments | - |
| 213. School Tax | - |
| 214. | - |
| 215. seller assist | 9,480.00 |
| 216. | |
| 217. | |
| 218. | |
| 219. | |
| 220. Total Paid By / For Borrower | 10,680.00 |
| Cash At Settlement From / To Borrower | |
| 301. Gross amount due from Borrower (line 120) | 163,013.64 |
| 302. Less amounts paid by / for Borrower (line 220) | 10,680.00 |
| 303. Cash <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower | 152,333.64 |
| K. Summary Of Seller's Transactions | |
| 400. Gross Amount Due To Seller | |
| 401. Contract sales price | 158,000.00 |
| 402. Personal property | |
| 403. | |
| 404. | |
| 405. | |
| Adjustments for items paid in advance | |
| 406. City Property Tax | 12/30/19 - 1/1/20 0.68 |
| 407. County Property Tax | 12/30/19 - 1/1/20 1.87 |
| 408. Assessments | - |
| 409. School Tax | 12/30/19 - 7/1/20 1,405.49 |
| 410. | - |
| 411. | |
| 412. | |
| 420. Gross Amount Due To Seller | 159,408.04 |
| 500. Reductions In Amount Due To Seller | |
| 501. Deposit or earnest money | |
| 502. Settlement charges to Seller (line 1400) | 11,280.00 |
| 503. Existing loan(s) taken subject to | |
| 504. Payoff of first mortgage loan | |
| 505. Payoff of second mortgage loan | |
| 506. | |
| 507. | |
| Adjustments for items unpaid by Seller | |
| 510. City Property Tax | - |
| 511. County Property Tax | - |
| 512. Assessments | - |
| 513. School Tax | - |
| 514. | - |
| 515. seller assist | 9,480.00 |
| 516. | |
| 517. | |
| 518. | |
| 519. | |
| 520. Total Reductions Due Seller | 20,760.00 |
| Cash At Settlement From / To Seller | |
| 601. Gross amount due to Seller (line 420) | 159,408.04 |
| 602. Less reductions in amount due Seller (line 520) | 20,760.00 |
| 603. Cash <input checked="" type="checkbox"/> To <input type="checkbox"/> From Seller | 138,648.04 |

| 700. Total Sales/Broker's Commission | | | Paid from Borrower's Funds | Paid from Seller's Funds |
|--------------------------------------|---|-------------------------------------|----------------------------|--------------------------|
| 701. | 4,740.00 | to REMAX OF READING | | |
| 702. | 4,240.00 | to REALTY ONE GROUP | | |
| 703. | Commission paid at settlement | | | 8,980.00 |
| 704. | broker service fee to Re/Max of Reading | | | 495.00 |
| 705. | | | | |
| | 800. Items Payable in Connection with Loan | CROSSCOUNTRY MORTGAGE, LLC | | |
| 801. | Loan Origination Fee | 0 | | |
| 802. | Loan Discount | 0 | | |
| 803. | Appraisal to | | | |
| 804. | Credit report to | | | |
| 805. | Lender's Inspection fee | | | |
| 806. | | | | |
| 807. | | | | |
| 808. | | | | |
| 809. | | | | |
| 810. | | | | |
| | 900. Items Payable in Connection with Loan | | | |
| 901. | Interest from ? to ? @ 0 | /day | | |
| 902. | Mortgage ins. premium for months to | | | |
| 903. | Hazard insurance premium for years to | | | |
| 904. | | | | |
| | 1000. Reserves deposited with Lender | | | |
| 1001. | Hazard insurance | 0 months @ | per month | |
| 1002. | Mortgage insurance | 0 months @ | per month | |
| 1003. | City Property Tax | 0 months @ | 20.77 per month | |
| 1004. | County Property Tax | 0 months @ | 56.79 per month | |
| 1005. | School Tax | 0 months @ | 234.25 per month | |
| 1006. | Water and Sewer | 0 months @ | per month | |
| 1007. | Aggregate Adjustment | | | |
| | 1100. Title Charges | | | |
| 1101. | Settlement or closing fee to | | | |
| 1102. | Abstract or title search to | | | |
| 1103. | Title examination to | | | |
| 1104. | Title insurance binder to | | | |
| 1105. | Document preparation to | Signature Abstract | | 95.00 |
| 1106. | | KATHRYN A. HALBEISEN | 40.00 | 30.00 |
| 1107. | Attorney's fees to | | | |
| 1108. | Title insurance to | Signature Abstract | 1,355.60 | |
| 1109. | Lender's coverage | 1110. Owner's coverage \$158,000.00 | | |
| 1111. | endorsements | | 150.00 | |
| 1112. | cpl | | 125.00 | |
| 1113. | overnight mail/wire fee/fed x | | 85.00 | 15.00 |
| | 1200. Government Recording and Transfer Charges | | | |
| 1201. | Deed 85.00 | Mortgage 185.00 | Release | 270.00 |
| 1202. | City / county tax / stamps | | | 1,580.00 |
| 1203. | State tax / stamps | | | 1,580.00 |
| 1204. | | | | |
| | 1300. Additional Settlement Charges | | | |
| 1301. | Survey to | | | |
| 1302. | Pest inspection to | | | |
| 1303. | Signature tax certs | | | 85.00 |
| 1304. | | | | |
| 1305. | | | | |
| 1306. | | | | |
| 1307. | | | | |
| 1308. | | | | |
| 1309. | | | | |
| | 1400. Total Settlement Charges | | 3,605.60 | 11,260.00 |

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

Borrower _____ Seller _____

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused funds to be distributed in accordance with this statement.

Settlement Agent _____ Date _____

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.

The Public Reporting Burden for this collection of information is estimated at 35 minutes per response for collecting, reviewing, and reporting the data. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. No confidentiality is assured. This is designed to provide the parties to a RESPA covered transaction with information during the settlement process.